

D.J.
#3 4-10-01
00-4037
Mary E. Anza

CERTIFICATE OF MAILING

I hereby certify that this Information Disclosure Statement and the documents referred to as enclosed therein are being deposited with the United States Postal Service on this date
5/21/01 in an envelope as "Express Mail Post Office to Addressee" mailing label Number EL029404559US addressed to the: Assistant Commissioner for Patents, Washington, D.C. 20231.

JCE72 U.S. PRO
09/09/847256
05/02/01



Mary E. Anza
(typed or printed name of person mailing paper)

Mary E. Anza
(Signature of person mailing paper)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Joshua Bers et al.
For : SYSTEM AND METHOD FOR MAXIMUM BENEFIT ROUTING
Filed: : Herewith

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.56, 1.97 and 1.99**

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In accordance with the duty of disclosure under 37 C.F.R. § 1.56, Applicant submits this Information Disclosure Statement pursuant to 37 C.F.R. §§ 1.97 and 1.99 in the above-identified application for consideration by the Patent Office. A listing of the cited documents is also enclosed, as well as, for the Examiner's convenience, a copy of the document. Pursuant to 37 C.F.R. § 1.97(b)(3), because this Statement is being submitted before the first Office Action on the merits, no fee is required.

Applicant does not intend to represent that the document submitted herein is material prior art to this invention or that the list represents an exhaustive search of documents related to this invention.

Applicant requests that the document submitted herein be considered and made of record in this application.

Respectfully submitted,



James K. Weixel
Reg. No. 44,399

Verizon Services Group
HQE03H01
600 Hidden Ridge
Irving, TX 75038
TEL: (781) 466-2220
FAX: (781) 466-4021